Certificate Number: 06531-PAM-DE-032541942

Bankruptcy Case Number: 19-00962



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 2, 2019, at 2:10 o'clock PM CDT, Cathleen E Schmidt completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 2, 2019 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: <u>Credit Counselor</u>